

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method comprising:
 - establishing a management entity;
 - establishing a relationship between the management entity and a plurality of consumers;
 - establishing a relationship between the management entity and a plurality of manufacturers of consumer products;
 - establishing a relationship between the management entity and a plurality of retailers via an electronic automated means;
 - producing a plurality of wallet cards;
 - issuing one of the wallet cards to each of the plurality of consumers;
 - identifying selected ~~publically~~ publicly placed coupons, offering a purchase discount for a selected product, with a notification indicia related to the one of the wallet cards;
 - issuing the purchase discount for the selected product purchased at one of the plurality of retailers by the one of the plurality of consumers upon presentation of the one of the wallet cards;
 - notifying the management entity of the purchase discount identified to the management entity via the electronic automated means;
 - paying, to the management entity, a manufacturers rebate related to the purchase discounts tendered by the one of the retailers and a manager service fee; and
 - paying, to the one of the retailers, the manufacturers rebate.
2. (currently amended) A method comprising:
 - establishing a management entity;
 - establishing a relationship between the management entity and a plurality of consumers;

establishing a relationship between the management entity and a plurality of manufacturers of consumer products;

establishing a relationship between the management entity and a plurality of retailers;

establishing a relationship between the management entity and a plurality of retailers via an electronic automated means;

producing a plurality of wallet cards;

issuing one of the wallet cards to each of the plurality of consumers;

identifying selected ~~publically~~ publicly placed coupons, offering a purchase discount for a selected product, with a notification indicia related to the wallet cards;

issuing the purchase discount for the selected product purchased at one of the plurality of retailers by the one of the plurality of consumers upon presentation of the one of the wallet cards;

notifying one of the manufacturers of the purchase discount issued by the one of the retailers via the electronic automated means;

paying, to the management entity, a manufacturers rebate related to the purchase discount tendered by the one of the retailers and a manager service fee; and paying, to the one of the retailers, the manufacturers rebate.

3. (currently amended) A method comprising:

establishing a management entity;

establishing a relationship between the management entity and a plurality of consumers;

establishing a relationship between the management entity and a plurality of manufacturers of consumer products;

establishing a relationship between the management entity and a plurality of retailers via an electronic automated means;

producing a plurality of wallet cards;

issuing one of the wallet cards to one of the plurality of consumers;

identifying selected ~~publically~~ publicly placed coupons, offering a purchase discount for a selected product, with a notification indicia related to the wallet cards;

issuing the purchase discount for the selected product purchased at one of the plurality of retailers by the one of the plurality of consumers upon presentation of the one of the wallet cards;

notifying one of the manufacturers of the purchase discount issued by the one of the retailers via the electronic automated means;

paying, to the one of the retailers, a manufacturers rebate related to the purchase discounts tendered by the one of the retailers; and

paying, to the management entity, a service fee.

4. (previously presented) A method comprising:

issuing a universal coupon card containing information related to coupon card transaction to a consumer, the information corresponding to a coupon identified by a notification indicia and being embedded in the card via an electronic or magnetic medium, the coupon card being redeemable at a retailer to receive a discount for a good or service provided by a manufacturer;

alerting the manufacturer and the retailer about the coupon card transaction;

receiving a notification via an electronic means of the discount from the retailer;

and

receiving a service fee from the manufacturer.

5. (previously presented) The method of claim 4 further comprising:

receiving a rebate from the manufacturer associated with the good or service; and

paying the rebate to the retailer.

6. (previously presented) The method of claim 4 wherein the coupon card transaction includes presenting the coupon card by the consumer to the retailer when the consumer purchases the good or service.

7. (previously presented) A card comprising:

an electronic or magnetic medium to contain information related to coupon card transaction used by a consumer, the information corresponding to a coupon identified by a notification indicia and offering a discount for a good or service, the information being scanned by a retailer when the consumer purchases the good or service to receive the discount.

8. (previously presented) The card of claim 7 wherein the information comprises: personal identification information to identify the consumer.
9. (previously presented) The card of claim 7 wherein the information comprises: a value amount purchased by the consumer for a later discounted purchase.
10. (previously presented) The card of claim 7 wherein the information comprises: a fixed or variable discount level providing a privilege for a consumer action.
11. (previously presented) The card of claim 7 wherein the information comprises: a combination of a credit or debit and a discount coupon.